

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
RAMEY, DUANE FLOYD § Case No. 09-44139
RAMEY, ELIZABETH ANN §
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

BRADLEY J. WALLER, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:
(Without deducting any secured claims)

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged
Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/BRADLEY J. WALLER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BRADLEY J. WALLER					
BRADLEY J. WALLER					
US BANKRUPTCY CLERK					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000005	AMERICAN INFOSOURCE LP AS AGENT FOR					
000012	CANDICA L.L.C.					
000002	CAPITAL ONE BANK (USA), N.A.					
000007	CHASE BANK USA, N.A.					
000008	CHASE BANK USA, N.A.					
000009	CHASE BANK USA, N.A.					
000011	CHASE BANK USA, N.A.					
000003	DISCOVER BANK					
000004	DISCOVER BANK					
000022	FIA CARD SERVICES, N.A. AS SUCCESSO					
000023	FIA CARD SERVICES, N.A. AS SUCCESSO					
000024	FIA CARD SERVICES, N.A. AS SUCCESSO					
000013	FIA CARD SERVICES, NA/BANK OF AMERI					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000014	FIA CARD SERVICES, NA/BANK OF AMERI					
000015	FIA CARD SERVICES, NA/BANK OF AMERI					
000017	GE MONEY BANK DBA GAP					
000016	GE MONEY BANK DBA JCPENNEY CREDIT S					
000001	NATIONAL BANK AND TRUST COMPANY					
000010	PYOD LLC ITS SUCCESSORS AND ASSIGNS					
000018	QUANTUM3 GROUP LLC AS AGENT FOR					
000019	QUANTUM3 GROUP LLC AS AGENT FOR					
000020	QUANTUM3 GROUP LLC AS AGENT FOR					
000021	QUANTUM3 GROUP LLC AS AGENT FOR					
000006	RBS CITIZENS					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000025	SALLIE MAE					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

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Exhibit 8

Case No: 09-44139 BB Judge: BRUCE W. BLACK
Case Name: RAMEY, DUANE FLOYD
RAMEY, ELIZABETH ANN
For Period Ending: 12/06/12

Trustee Name: BRADLEY J. WALLER
Date Filed (f) or Converted (c): 11/20/09 (f)
341(a) Meeting Date: 01/04/10
Claims Bar Date: 09/13/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 507 E. Benton St., Newark, IL Single family residence	170,000.00	0.00		0.00	FA
2. 5 acres of vacant land on Gee Road, Paw Paw, IL	65,000.00	0.00		35,286.03	0.00
3. Checking Account at Old Second Bank, Yorkville	200.00	0.00		0.00	FA
4. Miscellaneous household goods and furnishings	4,115.00	0.00		0.00	FA
5. Miscellaneous pictures and DVDs	440.00	0.00		0.00	FA
6. Miscellaneous items of wearing apparel	2,000.00	0.00		0.00	FA
7. Wedding ring, anniversary ring, costum jewelry	2,200.00	0.00		0.00	FA
8. Wifes interest in 401(k)	7,000.00	0.00		0.00	FA
9. Husband's interst in 401(k)	40,000.00	0.00		0.00	FA
10. Two 2004 Artic Cat snowmobiles - value \$500 each	1,000.00	0.00		0.00	FA
11. 2000 Yamaha snowmobile - doesn't run	50.00	0.00		0.00	FA
12. 1988 Chevrolet pick-up truck	500.00	0.00		0.00	FA
13. 1997 Ford Escort automobile	500.00	0.00		0.00	FA

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Page: 2

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1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
14. 2004 Grand Am automobile	3,500.00	0.00		0.00	FA
15. 2004 Winnebago Sightseer motor hom	60,000.00	0.00		0.00	FA
16. Copier	50.00	0.00		0.00	FA
17. Miscellaneous hand & garden tools, outdoor furni	1,305.00	0.00		0.00	FA

TOTALS (Excluding Unknown Values)	\$357,860.00	\$0.00	\$35,286.03	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/12

Current Projected Date of Final Report (TFR): 12/31/12

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-44139 -BB
Case Name: RAMEY, DUANE FLOYD
RAMEY, ELIZABETH ANN
Taxpayer ID No: *****7494
For Period Ending: 12/06/12

Trustee Name: BRADLEY J. WALLER
Bank Name: Congressional Bank
Account Number / CD #: *****7409 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
06/13/12	2	American Title Guaranty, Inc.		1110-000	35,286.03		35,286.03
11/09/12	001001	BRADLEY J. WALLER KLEIN STODDARD BUCK WALLER 2045 ABERDEEN COURT SYCAMORE, IL 60178	Chapter 7 Compensation/Fees	2100-000		4,278.60	31,007.43
11/09/12	001002	BRADLEY J. WALLER KLEIN STODDARD BUCK WALLER 2045 ABERDEEN COURT SYCAMORE, IL 60178	Chapter 7 Expenses	2200-000		131.90	30,875.53
11/09/12	001003	US Bankruptcy Clerk 219 S. Dearborn Chicago, IL 60604	Clerk of the Courts Costs (includes	2700-000		260.00	30,615.53
11/09/12	001004	National Bank and Trust Company 230 West State Street Sycamore, IL 60178	Claim 000001, Payment 26.16636%	7100-000		2,487.45	28,128.08
11/09/12	001005	CAPITAL ONE BANK (USA), N.A. BY AMERICAN INFOSOURCE LP AS AGENT ASSIG Capital One Bank USA, N.A. PO Box 71083 Charlotte, NC 28272-1083	Claim 000002, Payment 26.16636%	7100-000		1,411.67	26,716.41
11/09/12	001006	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, Ohio 43054-3025	Claim 000003, Payment 26.16649%	7100-000		671.55	26,044.86
11/09/12	001007	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, Ohio 43054-3025	Claim 000004, Payment 26.16639%	7100-000		3,532.02	22,512.84

Page Subtotals 35,286.03 12,773.19

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Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/09/12	001008	AMERICAN INFOSOURCE LP AS AGENT FOR WORLD FINANCIAL NETWORK NATIONAL BANK PO Box 248872 Oklahoma City, OK 73124-8872	Claim 000005, Payment 26.16633%	7100-000		90.58	22,422.26
11/09/12	001009	RBS Citizens 480 Jefferson Blvd RJE 135 Warwick RI 02886	Claim 000006, Payment 26.16640%	7100-000		2,654.95	19,767.31
11/09/12	001010	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Claim 000007, Payment 26.16605%	7100-000		197.64	19,569.67
11/09/12	001011	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Claim 000008, Payment 26.16647%	7100-000		341.25	19,228.42
11/09/12	001012	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Claim 000009, Payment 26.16652%	7100-000		809.88	18,418.54
11/09/12	001013	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Claim 000010, Payment 26.16597%	7100-000		133.19	18,285.35
11/09/12	001014	Chase Bank USA, N.A. C/O Creditors Bankruptcy Service P.O. Box 740933 Dallas, TX 75374	Claim 000011, Payment 26.16665%	7100-000		447.23	17,838.12
11/09/12	001015	CANDICA L.L.C. C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400	Claim 000012, Payment 26.16646%	7100-000		456.89	17,381.23

Page Subtotals 0.00 5,131.61

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Account Number / CD #: *****7409 Checking Account

Taxpayer ID No: *****7494

For Period Ending: 12/06/12

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Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/09/12	001016	SEATTLE, WA 98121 Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	Claim 000013, Payment 26.16634%	7100-000		4,046.54	13,334.69
11/09/12	001017	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	Claim 000014, Payment 26.16639%	7100-000		2,348.24	10,986.45
11/09/12	001018	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	Claim 000015, Payment 26.16624%	7100-000		774.39	10,212.06
11/09/12	001019	GE Money Bank dba JCPENNEY CREDIT SERVICES Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami FL 33131	Claim 000016, Payment 26.16623%	7100-000		252.86	9,959.20
11/09/12	001020	GE Money Bank dba GAP Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami FL 33131	Claim 000017, Payment 26.16654%	7100-000		88.49	9,870.71
11/09/12	001021	Quantum3 Group LLC as agent for World Financial Network Bank PO Box 788 Kirkland, WA 98083-0788	Claim 000018, Payment 26.16497%	7100-000		78.16	9,792.55
11/09/12	001022	Quantum3 Group LLC as agent for World Financial Network Bank PO Box 788 Kirkland, WA 98083-0788	Claim 000019, Payment 26.16622%	7100-000		61.14	9,731.41

Page Subtotals

0.00

7,649.82

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Taxpayer ID No: *****7494
For Period Ending: 12/06/12

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Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/09/12	001023	Quantum3 Group LLC as agent for World Financial Network Bank PO Box 788 Kirkland, WA 98083-0788	Claim 000020, Payment 26.16633%	7100-000		90.58	9,640.83
11/09/12	001024	Quantum3 Group LLC as agent for World Financial Network Bank PO Box 788 Kirkland, WA 98083-0788	Claim 000021, Payment 26.16796%	7100-000		73.60	9,567.23
11/09/12	001025	FIA CARD SERVICES, N.A. as successor in interest to Bank of America, N.A. (USA) and MBNA america Bank, N.A. PO Box 15102 Wilmington, DE 19886-5102	Claim 000022, Payment 26.16624%	7100-000		774.39	8,792.84
11/09/12	001026	FIA CARD SERVICES, N.A. as successor in interest to Bank of America, N.A. (USA) and MBNA america Bank, N.A. PO Box 15102 Wilmington, DE 19886-5102	Claim 000023, Payment 26.16640%	7100-000		2,337.46	6,455.38
11/09/12	001027	FIA CARD SERVICES, N.A. as successor in interest to Bank of America, N.A. (USA) and MBNA america Bank, N.A. PO Box 15102 Wilmington, DE 19886-5102	Claim 000024, Payment 26.16640%	7100-000		4,046.55	2,408.83
11/09/12	001028	Sallie Mae c/o Sallie Mae Inc. 220 Lasley Ave. Wilkes-Barre, PA 18706	Claim 000025, Payment 26.16638%	7100-000		2,408.83	0.00

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Account Number / CD #: *****7409 Checking Account

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Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					35,286.03	35,286.03	0.00
Less: Bank Transfers/CD's					0.00	0.00	
Subtotal					35,286.03	35,286.03	
Less: Payments to Debtors						0.00	
Net					35,286.03	35,286.03	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****7409					35,286.03	35,286.03	0.00
					35,286.03	35,286.03	0.00
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00